

Appl. No. 09/509,637  
Amdt. Dated March 26, 2004  
Reply to Office action of November 28, 2003  
Attorney Docket No. P08581-US1  
EUS/J/P/04-3068

### **REMARKS/ARGUMENTS**

#### **Amendments**

The Applicant has amended claims 1-20 to more clearly and distinctly claim the invention to which the Applicant is entitled. There has been new matter added as a result of the amendments. Claims 1-20 are pending in the application. Favorable reconsideration of the application is respectfully requested in view of the foregoing amendments and the following remarks.

#### **Claim Rejections – 35 U.S.C. § 112**

Claims 1-13 stand rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter as the invention. The term "intelligent networks" has been defined in the amendments to the specification. The claims containing the undefined term "units" have been amended. The Applicants have corrected the deficiencies in claims 1-13 and the Applicants respectfully request the withdrawal of the rejection of claims 1-13.

#### **Claim Rejections – 35 U.S.C. § 103 (a)**

Claims 1-20 are rejected under 35 U.S.C § 103(a) as being unpatentable over Baker *et al.* (US 5,884,292 A, hereinafter Baker) in view of Hayashida (EP 2 768 628 A2, hereinafter Hayashida). The Applicants respectfully traverse the rejection of these claims.

The Baker reference appears to disclose a system comprising a station for providing items of value and then debiting the cost of the items from a smart card. Also, Baker provides for recharging the smart card from the station. (Abstract, Col. 1, lines 5-10)

In contrast to Baker, the present invention utilizes a PIN number in concert with a prepaid voucher number (or equal) to load value into an account in an intelligent network. A prepaid voucher may be purchased and the value of the voucher is recorded in a database (essentially a prepaid account) associated with an individual user, in an intelligent network. When a user account that is associated with the prepaid account

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(voucher value) requires additional funds to cover usage, the user account automatically accesses the prepaid account and extracts enough credit to cover the current usage. In the Applicant's invention, there is no need for a smart card as the prepaid voucher value is linked to an individual number string provided at the time of purchase. The funds associated with the string are transferred from the prepaid account to the user account upon entering a PIN number and the individual number string. The focus of Baker's invention is the smart card and a smart card station that moves funds between a Data center and the smart card (Col. 2, lines 25-42). The Applicant's invention moves funds from prepaid account, to a user account, in the same system, which is then debited according to the amount of use.

The Hayashida reference appears to disclose the basic features of a smart card. Hayashida was cited for teaching the fundamentals of the smart card. The Applicant's invention does not incorporate or teach the use of a smart card. As noted above, Baker uses a smart card, or the equivalent, in the operation of Baker's invention. In contrast to the teaching of the present invention, the references Baker and Hayashida, either alone or in combination, do not disclose or suggest purchasing a prepaid voucher with a specific value. The specific value is then applied to a "prepaid" account in an intelligent network for a particular user. Further, the present invention transfers the amount recorded in the account, on demand, to a user account for real time debiting according to use of the services available to the user account. The debiting of "funds" from the prepaid account and crediting of the same funds to the user account is accomplished by the user entering a PIN number and an "individual number string" corresponding to the prepaid voucher or similar.

Baker and Hayashida show the storage of funds. However, the storage funds disclosed by the prior art is applied to the smart card by uploading and downloading information via the smart card and a smart card reader. Neither Baker nor Hayashida disclose purchasing a voucher or similar. Nor does the cited prior art teach applying the value of the voucher to a "prepaid" account set up in the intelligent network. Further, funds are transferred from the prepaid account to the user account on demand, which also absent from the prior art. Therefore, Applicants respectfully submit that the

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combination of Baker and Hayashida does not teach or suggest the invention presently claimed in Claim 1.

Claims 9, 13, 14 and 19 contain similar limitations and the Applicants respectfully submit that Baker and Hayashida do not teach or suggest the limitations of these amended independent claims. The claims that depend from the respective independent claims contain the same limitations as the independent claims and as such are not obvious in respect of the presented art of record, for at least the reasons recited above. The Applicants respectfully request withdrawal of the rejection of claims 1-20.

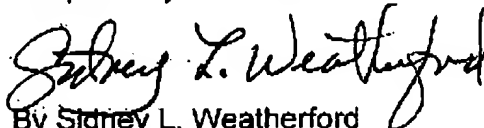
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### CONCLUSION

In view of the foregoing remarks, the Applicants believe all of the claims currently pending in the Application to be in a condition for allowance. The Applicant, therefore, respectfully requests that the Examiner withdraw all rejections and issue a Notice of Allowance for Claims 1-20.

The Applicants request a telephonic interview if the Examiner has any questions or requires any additional information that would further or expedite the prosecution of the Application.

Respectfully submitted,



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